

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT ILLINOIS
EASTERN DIVISION

In re)	Chapter 7
)	
CRAIG T. & LORRAINE A. ROWELLS,)	Case No. 05-58410-PSH
)	
Debtors.)	Hon. Pamela S. Hollis

Trustee's Final Report

To: The Honorable Pamela S. Hollis
United States Bankruptcy Judge

NOW COMES Joseph A. Baldi, Trustee herein, and respectfully submits to the Court and to the United States Trustee his Final Report in accordance with 11 U.S.C. §704(9).

1. The Petition commencing this case was filed on October 15, 2005 and Joseph A. Baldi, Trustee was appointed Trustee. On April 25, 2006, this case voluntarily was converted to one under chapter 13 of the Code. Thereafter, on September 22, 2006 ("Re-conversion Date"), the case was re-converted to one under chapter 7 of the Code and Joseph A. Baldi again was appointed as the Trustee. The Trustee's bond in this case is included as part of the Trustee's blanket bond coverage.

2. The Trustee certifies that he has concluded the administration of this estate and has performed the duties enumerated in Section 704 of the Bankruptcy Code. The nonexempt assets of the estate have either been converted to cash, disposed of under orders of this Court, or are sought to be abandoned by the Trustee; there is no other property belonging to the estate; there are no matters pending or undetermined; claims have been reviewed; and all claim objections have been resolved to the best of the Trustee's knowledge. The Trustee has not found it advisable to oppose the Debtors' discharge. The trustee certifies that this estate is ready to be closed. The tasks performed by the Trustee are set forth on Exhibit A.

3. The disposition of estate property is set forth in Exhibit B. The scheduled value of property abandoned is \$0.00. The property abandoned, or sought to be abandoned, along with the reasons for such abandonment, is described in Exhibit B.

4. A summary of the trustee's final account as of November 19, 2008 is as follows:

a.	RECEIPTS (See Exhibit C)	\$20,188.15
b.	DISBURSEMENTS (See Exhibit C)	\$19.05
c.	NET CASH available for distribution	\$20,169.10
d.	TRUSTEE/PROFESSIONAL COSTS:	
1.	Trustee compensation requested	\$2,768.65
2.	Trustee Expenses	\$0.00

3. Compensation requested by attorney or other professionals for trustee
 - (a.) Joseph A. Baldi & Associates, P.C. \$2,871.00
Attorney for Trustee Fees (Trustee Firm)
 - (b.) Joseph A. Baldi & Associates, P.C. \$47.43
Attorney for Trustee Expenses (Trustee Firm)

5. The Bar Date for filing unsecured claims expired on March 22, 2007.

6. All claims filed in this case with the Clerk of the Bankruptcy Court have been reviewed by the Trustee (Exhibit D). The actual dollar amount of claims allowed and/or requested for this estate is as follows:

- | | | |
|----|--|--------------|
| a. | Allowed unpaid secured claims | \$0.00 |
| b. | Chapter 7 administrative claims and 28 U.S.C. §1930 claims | \$5,687.08 |
| c. | Allowed Chapter 11 administrative claims | \$0.00 |
| d. | Allowed priority claims | \$0.00 |
| e. | Allowed unsecured claims | \$103,084.05 |

7. Trustee proposes that unsecured creditors receive a distribution of 15.53% of allowed claims.

8. The compensation previously awarded to Trustee's counsel, accountants or other professionals, and the compensation requested but not yet allowed is as follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
<u>Joseph A. Baldi, Trustee</u> <i>Trustee Compensation</i>	\$1,523.20	\$1,245.45	\$0.00
<u>Joseph A. Baldi & Associates, P.C.</u> <i>Attorney for Trustee</i>	\$0.00	\$2,871.00	\$47.43

9. A fee of \$750.00 was paid to Debtors' Counsel for services rendered in connection with this case, and no basis appears to request an examination of those fees pursuant to 11 U.S.C. §329.

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct and requests the Court to provide for notice and a hearing pursuant to 11 U.S.C. §§330(a), 502(b) and 503(b). The Trustee further requests that the Court award final compensation and reimbursement of expenses and make final allowance of the administrative claims and expenses stated in this Report, and for such other relief as the Court shall deem proper.

Respectfully Submitted

DATE: November 26, 2008

/s/Joseph A. Baldi, Trustee

Joseph A. Baldi, Trustee
Suite 1500
19 South LaSalle Street
Chicago, IL 60603

Tasks Completed by Trustee

Exhibit A

EXHIBIT A
TASKS PERFORMED BY TRUSTEE

The Trustee reviewed the Debtors' Schedule of Assets and Liabilities and Statements of Financial Affairs. The Trustee conducted an examination of the Debtors at the Section 341 meeting of creditors.

A. Trustee investigated the Debtors' interest in the Property; with the aid of a real estate broker, Trustee identified that the Property was undervalued on the Debtors' schedules and that there may be equity available to the Estate; Debtors subsequently informed the Trustee that they would voluntarily convert the case to one under chapter 13 of the Code; in late February 2006, Debtors filed a motion to voluntarily convert the case, but due to technical problems with their filing, the Court did not enter an order converting the case until April 25, 2006; in the interim, Trustee prepared and filed multiple motions to extend the time within which to object to the Debtors' discharge in order to, among other things, protect the Trustee's interest in the Estate; upon the Re-conversion Date, Trustee negotiated with the Debtors for a sale of the equity in the Property; Trustee directed his attorneys to prepare a motion to sell and pursuant to this Court's order dated June 21, 2007, Trustee recovered gross proceeds in the amount of \$20,000.00 representing a settlement of the Debtors equity in the Property;

B. Trustee invested and accounted for all funds received by the Estate and set up and maintained all bank accounts for the Estate;

C. Trustee set up and maintained a computerized case management system for the Estate in order to efficiently keep track of records relating to the Estate's case history, assets, claims and banking activities;

D. Trustee prepared semi-annual reports required by the United States Trustee and met with representatives of the U.S. Trustee regarding the administration and status of the case;

E. Trustee directed his counsel to examine proofs of claim filed against the Estate; Trustee requested that this counsel contact and communicate with numerous creditors to procure the withdrawal or amendment of certain objectionable claims;

F. Trustee analyzed the tax issues of the Estate; and

G. Trustee otherwise administered this Estate and directed the allocation, liquidation and distribution of assets to creditors herein.

Form I
Individual Estate Property Record and Report

Exhibit B

ASSET CASES

Case No: 05-58410 PSH Judge: Pamela S. Hollis
Case Name: ROWELLS, CRAIG T
ROWELLS, LORRAINE A
For Period Ending: 12/04/08

Trustee Name: Joseph A. Baldi, Trustee
Date Filed (f) or Converted (c): 09/26/06 (c)
341(a) Meeting Date: 11/29/06
Claims Bar Date: 03/22/07

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Real Property	260,000.00	20,000.00		20,000.00	FA
2. Checking, Savings Accounts	100.00	0.00		0.00	FA
3. HOUSEHOLD GOODS	1,835.00	0.00		0.00	FA
4. Wearing Apparel	250.00	0.00		0.00	FA
5. Furs & Jewelry	250.00	0.00		0.00	FA
6. Interests-IRA, ERISA, KEOGH, & etc	6,000.00	0.00		0.00	FA
7. Other Contingent Unliquidated Claim Workman's compensation claim	0.00	0.00		0.00	FA
8. Automobiles and Other Vehicles	7,000.00	0.00		0.00	FA
9. Automobiles and Other Vehicles	2,500.00	0.00		0.00	FA
10. Other Personal Property	100.00	0.00		0.00	FA
11. Post-Petition Interest Deposits (u)	Unknown	N/A		188.15	Unknown

TOTALS (Excluding Unknown Values)

\$278,035.00

\$20,000.00

\$20,188.15

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Case originally filed under ch. 7; Trustee examined Debtors and discovered substantial equity in residence. Advised he would have to sell. Debtors converted case to Ch. 13 and Trustee obtained order allowing fees incurred in ch. 7 as administrative claim in the ch. 13. Debtors unable to obtain confirmation of Chapter 13 plan and subsequently converted case back to ch. 7. Trustee has filed asset notice; Negotiated sale of RE back to Debtors for \$20,000. Obtained court approval of same and collected proceeds. Will review claims and close case.

Initial Projected Date of Final Report (TFR): 06/01/08

Current Projected Date of Final Report (TFR): 09/01/08

Form II

Estate Cash Receipts and Disbursements Record

Exhibit C

Document Form 2 Page 10 of 20
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1

Case No: 05-58410 -PSH
Case Name: ROWELLS, CRAIG T
ROWELLS, LORRAINE A
Taxpayer ID No: *****7122
For Period Ending: 12/04/08

Trustee Name: Joseph A. Baldi, Trustee
Bank Name: Bank of America, N.A.
Account Number / CD #: *****0753 Money Market Account (Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
C 02/20/07	1	Craig & Lorraine Rowells 1055 Worthington Dr. Hoffman Estates, IL 60194	BALANCE FORWARD Sale of RE back to Debtor	1110-000	20,000.00		0.00 20,000.00
C 02/28/07	11	Bank of America, N.A.	Interest Rate 1.000	1270-000	3.19		20,003.19
C 03/30/07	11	Bank of America, N.A.	Interest Rate 1.000	1270-000	16.98		20,020.17
C 04/30/07	11	Bank of America, N.A.	Interest Rate 1.000	1270-000	16.46		20,036.63
C 05/31/07	11	Bank of America, N.A.	Interest Rate 1.000	1270-000	17.02		20,053.65
C 06/29/07	11	Bank of America, N.A.	Interest Rate 1.000	1270-000	16.47		20,070.12
C 07/31/07	11	Bank of America, N.A.	Interest Rate 1.000	1270-000	17.06		20,087.18
C 08/31/07	11	Bank of America, N.A.	Interest Rate 1.000	1270-000	17.06		20,104.24
C 09/28/07	11	Bank of America, N.A.	Interest Rate 0.750	1270-000	12.80		20,117.04
C 10/31/07	11	Bank of America, N.A.	Interest Rate 0.750	1270-000	12.82		20,129.86
C 11/30/07	11	Bank of America, N.A.	Interest Rate 0.650	1270-000	10.75		20,140.61
C 12/31/07	11	Bank of America, N.A.	Interest Rate 0.500	1270-000	9.63		20,150.24
C 01/31/08	11	Bank of America, N.A.	Interest Rate 0.400	1270-000	7.98		20,158.22
C 02/19/08		Transfer to Acct #*****5928	Bank Funds Transfer	9999-000		19.05	20,139.17
C 02/29/08	11	Bank of America, N.A.	Interest Rate 0.300	1270-000	4.79		20,143.96
C 03/31/08	11	Bank of America, N.A.	Interest Rate 0.250	1270-000	4.76		20,148.72
C 04/30/08	11	Bank of America, N.A.	Interest Rate 0.250	1270-000	4.13		20,152.85
C 05/30/08	11	Bank of America, N.A.	Interest Rate 0.150	1270-000	2.56		20,155.41
C 06/30/08	11	Bank of America, N.A.	Interest Rate 0.150	1270-000	2.48		20,157.89
C 07/31/08	11	Bank of America, N.A.	Interest Rate 0.150	1270-000	2.56		20,160.45
C 08/29/08	11	Bank of America, N.A.	Interest Rate 0.150	1270-000	2.56		20,163.01
C 09/30/08	11	Bank of America, N.A.	Interest Rate 0.150	1270-000	2.48		20,165.49
C 10/31/08	11	Bank of America, N.A.	Interest Rate 0.100	1270-000	1.96		20,167.45
C 11/28/08	11	Bank of America, N.A.	Interest Rate 0.100	1270-000	1.65		20,169.10

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 ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2

Case No: 05-58410 -PSH
 Case Name: ROWELLS, CRAIG T
 ROWELLS, LORRAINE A
 Taxpayer ID No: *****7122
 For Period Ending: 12/04/08

Trustee Name: Joseph A. Baldi, Trustee
 Bank Name: Bank of America, N.A.
 Account Number / CD #: *****0753 Money Market Account (Interest Earn
 Blanket Bond (per case limit): \$ 5,000,000.00
 Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

* Reversed
 t Funds Transfer
 C Bank Cleared

Account *****0753	Balance Forward	0.00		
	1 Deposits	20,000.00	0 Checks	0.00
	22 Interest Postings	188.15	0 Adjustments Out	0.00
			1 Transfers Out	19.05
	Subtotal	\$ 20,188.15		
			Total	\$ 19.05
	0 Adjustments In	0.00		
	0 Transfers In	0.00		
	Total	\$ 20,188.15		

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3

Case No: 05-58410 -PSH
Case Name: ROWELLS, CRAIG T
ROWELLS, LORRAINE A
Taxpayer ID No: *****7122
For Period Ending: 12/04/08

Trustee Name: Joseph A. Baldi, Trustee
Bank Name: Bank of America, N.A.
Account Number / CD #: *****5928 Checking Account (Non-Interest Earn)
Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
C t 02/19/08		Transfer from Acct #*****0753	BALANCE FORWARD				0.00
C 02/19/08	001001	International Sureties	Bank Funds Transfer	9999-000	19.05		19.05
		701 Pydras Street #420	Bond Premium Payment	2300-000		19.05	0.00
		New Orleans, LA 70139	2008 Annual premium payment				

* Reversed
t Funds Transfer
C Bank Cleared

Account *****5928	Balance Forward	0.00			
0	Deposits	0.00	1	Checks	19.05
0	Interest Postings	0.00	0	Adjustments Out	0.00
			0	Transfers Out	0.00
	Subtotal	\$ 0.00		Total	\$ 19.05
0	Adjustments In	0.00			
1	Transfers In	19.05			
	Total	\$ 19.05			

Report Totals					
	Balance Forward	0.00			
1	Deposits	20,000.00	1	Checks	19.05
22	Interest Postings	188.15	0	Adjustments Out	0.00
			1	Transfers Out	19.05
	Subtotal	\$ 20,188.15		Total	\$ 38.10
0	Adjustments In	0.00			
1	Transfers In	19.05			
	Total	\$ 20,207.20		Net Total Balance	\$ 20,169.10

Case Number: 07-00022

Debtor Name: OJEDA, ERNEST J.

Account	Transaction	Name	Date	Amount	Gross	Compensable
4429235876	Interest	Total Interest Earned	/ /	86.62	86.62	86.62
4429235876	Deposit# 3	CHEVRON USA, INC.	01/29/08	261.75	261.75	261.75
4429235876	Deposit# 4	CHEVRON USA, INC.	01/29/08	273.51	273.51	273.51
4429235876	Deposit# 1	CHEVRON USA, INC.	01/29/08	289.08	289.08	289.08
4429235876	Deposit# 2	CHEVRON USA, INC.	01/29/08	289.96	289.96	289.96
4429235876	Deposit# 6	CHEVRON USA, INC.	02/05/08	380.31	380.31	380.31
4429235876	Deposit# 8	CHEVRON USA, INC.	05/05/08	388.08	388.08	388.08
4429235876	Deposit# 17	CHEVRON USA, INC.	08/15/08	403.78	403.78	403.78
4429235876	Deposit# 9	CHEVRON USA, INC.	05/05/08	411.79	411.79	411.79
4429235876	Deposit# 20	CHEVRON USA, INC.	11/25/08	415.04	415.04	415.04
4429235876	Deposit# 21	CHEVRON USA, INC.	11/25/08	427.19	427.19	427.19
4429235876	Deposit# 10	CHEVRON USA, INC.	07/15/08	434.54	434.54	434.54
4429235876	Deposit# 11	CHEVRON USA, INC.	07/15/08	439.88	439.88	439.88
4429235876	Deposit# 7	CHEVRON USA, INC.	02/11/08	444.04	444.04	444.04
4429235876	Deposit# 13	CHEVRON USA, INC.	07/16/08	466.71	466.71	466.71
4429235876	Deposit# 19	CHEVRON USA, INC.	11/25/08	519.85	519.85	519.85
*4429235876	Deposit# 16	OJEDA	08/13/08	15,750.00	18,000.00	15,750.00
4429235876	Deposit# 14	OJEDA	08/01/08	25,000.00	25,000.00	25,000.00
*4429235876	Deposit# 18	TICOR	09/09/08	278,062.58	973,748.42	940,248.42
Grand Totals:				324,744.71	1,022,680.55	986,930.55

Proposed Distribution Report

Exhibit D

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT ILLINOIS
EASTERN DIVISION

In re)	Chapter 7
)	
CRAIG T. & LORRAINE A. ROWELLS,)	Case No. 05-58410-PSH
)	
Debtors.)	Hon. Pamela S. Hollis

Proposed Distribution Report

I, Joseph A. Baldi, Trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of Court, and state that based on my review I propose to make the following distribution.

SUMMARY OF DISTRIBUTION:

Chapter 7 Administrative Expenses:	\$4,163.88
Chapter 11 Administrative Expenses:	\$0.00
Priority Claims [507(a)(3)-(a)(6)]:	\$0.00
Secured Claims	\$0.00
Secured Tax Liens:	\$0.00
Priority Tax Claims:	\$0.00
General Unsecured Claims:	\$16,005.22
Interest [726(a)(5)]:	\$0.00
Surplus to Debtor [726(a)(6)]:	\$0.00
TOTAL AMOUNT TO BE DISTRIBUTED:	\$20,169.10

REPORT OF DISTRIBUTION - CONT'D

1. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a) & (b) and §507(a)(1) Chapter 7 Administrative Expenses and U.S. Trustee quarterly fees pursuant to 28 U.S.C. §1930(6)		\$5,687.08	100.00
CLAIM NUMBER	CREDITOR	AMOUNT OF ALLOWED CLAIM	AMOUNT OF DIVIDEND
	Joseph A. Baldi, Trustee <i>Trustee Compensation</i>	\$2,768.65	\$1,245.45
	Joseph A. Baldi & Associates, P.C. <i>Attorney for Trustee Fees (Trustee firm)</i>	\$2,871.00	\$2,871.00
	Joseph A. Baldi & Associates, P.C. <i>Attorney for Trustee Expenses (Trustee firm)</i>	\$47.43	\$47.43
CLASS TOTALS		\$5,687.08	\$4,163.88
2. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a) & (b) and §507(a)(1) Chapter 11 administrative expenses		\$ 0.00	0.00
3. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(2) - Gap claims arising in involuntary cases and allowed pursuant to §502(f)		\$ 0.00	0.00
4. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(3) - Wages, salaries or commissions limited to \$4,925.00		\$ 0.00	0.00

5. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(4) - Contributions Employee Benefit Plans	\$ 0.00	0.00

6. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(5) - Farmers' and Fishermans' claims to the extent of \$4,925.	\$ 0.00	0.00

7. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(6) - Deposits of consumers to the extent of \$2,225	\$ 0.00	0.00

8. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(7) - Alimony, Maintenance and Support	\$ 0.00	0.00

9. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§724(b) - Secured Tax Lien Claims	\$ 0.00	0.00

10. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(8) - Unsecured Tax Claims excluding fines and penalties	\$ 0.00	0.00

11. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(9) - Capital Commitments to Federal Depository Institutions	\$ 0.00	0.00

12. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(2) - General Unsecured Claims To be paid <u>prorata</u> after costs of administration and priority claims are paid in full	\$ 102,708.57	15.53

CLAIM NUMBER	CREDITOR	AMOUNT OF ALLOWED CLAIM	AMOUNT OF DIVIDEND
000001	Discover Bank <i>General Unsecured 726</i>	\$9,275.46	\$1,445.41
000002	American Express Centurion Bank <i>General Unsecured 726</i>	\$6,560.59	\$1,022.35
000003	American Express Travel Related <i>General Unsecured 726</i>	\$4,381.81	\$682.82
000004	Target National Bank <i>General Unsecured 726</i>	\$1,061.59	\$165.43
000005	World Financial Network National <i>General Unsecured 726</i>	\$140.46	\$21.89
000006	World Financial Network National <i>General Unsecured 726</i>	\$122.28	\$19.05
000009	Chase Bank, USA, NA <i>General Unsecured 726</i>	\$1,254.04 ¹	\$195.42
000010	Credit First NA <i>General Unsecured 726</i>	\$1,200.68	\$187.10
000011	Credit First NA <i>General Unsecured 726</i>	\$1,719.31	\$267.92
000012	United States Dept Of Education <i>General Unsecured 726</i>	\$12,167.68	\$1,896.11
000014	St. Alexius Medical Center <i>General Unsecured 726</i>	\$292.55	\$45.58
000015	B-Real, LLC/Chase Bank USA, N.A. <i>General Unsecured 726</i>	\$1,263.28	\$196.86
000016	B-Real, LLC/Chase Bank USA, N.A. <i>General Unsecured 726</i>	\$1,121.23	\$174.72
000017	Mile Rock, True Logic Financial	\$15,592.72	\$2,429.84

¹ Claim No. 30, filed on November 17, 2008, states on its face that it amends Claim No. 9. Accordingly, Claim No. 30 is not listed on this Proposed Distribution Report and Claim No. 9, listed herein, is amended to reflect the amount and classification of claim as asserted on Claim No. 30.

000018	<i>General Unsecured 726</i> Recovery Management Systems	\$857.48	\$133.62
000019	<i>General Unsecured 726</i> Capital Recovery One Assignee	\$4,666.64	\$727.21
000023	<i>General Unsecured 726</i> Poplar Creek Family Practice	\$860.00 ²	\$134.02
000024	<i>General Unsecured 726</i> Citibank (South Dakota) N.A.	\$8,812.73	\$1,373.30
000025	<i>General Unsecured 726</i> Citibank (South Dakota). N.A.	\$1,004.90	\$156.59
000026	<i>General Unsecured 726</i> Citibank Na As Trustee	\$15,843.18	\$2,468.86
000027	<i>General Unsecured 726</i> Harris N A	\$4,277.74	\$666.61
000028	<i>General Unsecured 726</i> E-Cast Settlement Corporation	\$10,232.22	\$1,594.50
CLASS TOTALS		\$102,708.57	\$16,005.22

13. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(3) - Tardily filed unsecured claims	\$375.48	0.00

CLAIM NUMBER	CREDITOR	AMOUNT OF ALLOWED CLAIM	AMOUNT OF DIVIDEND
000029	American Express Travel Related Serv, <i>General Unsecured 726</i>	\$375.48	\$0.00

14. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(4) - Fines/penalties	\$ 0.00	0.00

15. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(5) - Interest	\$ 0.00	0.00

² Claim No. 23, filed on January 23, 2007, states on its face that it amends Claim No. 7. Claim No. 31, filed on November 20, 2008, states on its face that it amends Claim No. 23. Accordingly, Claim Nos. 7 and 31 are not listed on this Proposed Distribution Report. Claim No. 23, listed herein, is amended to reflect the amount and classification of claim as asserted on Claim No. 31.

16. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(6) - Surplus to Debtor	\$ 0.00	0.00

17. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§506 - Secured Claims	\$ 0.00	0.00

The following claims are not included in the distribution because they have been disallowed by court order or have been withdrawn by the claimant:

TYPE OF CLAIM	CLAIM NUMBER	CREDITOR AND ADDRESS	AMOUNT OF CLAIM	DISALLOWED/ WITHDRAWN (DESIGNATE)
S	000008	Bank of America N.A. 475 Crosspoint Parkway P.O. Box 9000 Getzville, New York 14068	183,532.29	WITHDRAWN
S	000013	Ford Motor Credit Company Drawer 55-953 POB 55000 Detroit, MI 48255-0953	1,051.65	WITHDRAWN
U	000020	HARRIS NA 3800 GOLF ROAD STE 300 ROLLING MEADOWS, IL 60008	5,490.86	WITHDRAWN
U	000021	ATTN: KENDRA MCNEIL Credit First NA P O Box 818011 Cleveland, OH 44181	1,200.68	WITHDRAWN
U	000022	Credit First NA P O Box 818011 Cleveland, OH 44181	1,719.31	WITHDRAWN

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

DATED: November 26, 2008

/s/Joseph A. Baldi, Trustee